

Attachment K

Declaration of Jesse Winston

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Pursuant to 28 U.S.C. § 1746

I, Jesse Winston, hereby declare and state as follows:

1. I am a U.S. citizen over the age of eighteen and reside in College Park, Georgia.

2. I have personal knowledge of the following facts, to which I could and would testify to if I were called to testify as a witness.

3. In around summer 2019, I purchased my vehicle through U.S. Auto with a loan from U.S. Auto, and then I made twice-monthly payments. I usually paid through U.S. Auto's online system but sometimes I called my payment in over the phone.

4. Between summer 2019 and summer 2021, I remember at least ten instances when I went to drive my car and it wouldn't start. Out of those ten disablements, my payment was late three of those times. For each of the seven times that my car was disabled but I had made an on time payment to U.S. Auto, I was frustrated. Each time my car was improperly disabled, I called U.S. Auto and explained to a customer service representative that I had already made a payment online. The U.S. Auto representative told me that they would check their system and that my car would turn back on in about ten to fifteen minutes. Sometimes, my car would turn back on ten minutes later. Other times, my car still didn't start and I had to call U.S. Auto again to ask them to turn my car on. On more than one occasion, I told U.S. Auto how frustrating it was that my car didn't start even though my payments were on time. Each time, the U.S. Auto representative told me that there was nothing they could do because their online system was causing the problem. I was angry and felt like U.S. Auto should truly have a better system.

5. During two of the times that my car was improperly disabled, my car wouldn't start when I got off work. I had to sit in the parking lot at work waiting until the customer services phone lines opened up and I could call U.S. Auto and ask somebody to remotely turn my car on again. Both of those times, I had worked an overnight shift and got off work at around 9:30am. U.S. Auto usually opened up its customer service phone number at 9am, but I had to wait for my turn in the queue for about 30 minutes to speak to a customer service representative. I felt embarrassed about having to wait with my car in the parking lot of work, where my co-workers could see me.


6. During another two of the times that my car was improperly disabled, my car wouldn't start when I had to take my kids to school. We had to wait until the customer services phone lines opened up so I could call U.S. Auto and ask somebody to remotely turn my car on again. Each time, my kids were late to school because of U.S. Auto. In the state of Georgia, kids can only be tardy ten times before the school schedules a court hearing and kids are put on probation. I've heard that parents can go to jail and their kids can end up going to child protection services from too many tardies. I hated that my kids were tardy to school because of U.S. Auto. Each time my kids asked me what was taking so long to go to school and I explained that I had to wait for U.S. Auto to turn the car back on.

7. Another time my car wouldn't start and it was after U.S. Auto's customer services hours. I had to call out of work because my car was improperly disabled. We have a point system at work, so I got a point for calling out. If you get twelve points, you get fired but luckily my points were low. Because of U.S. Auto's improperly disabling my car, I lost a day's pay, which was around \$270. When I finally got ahold of somebody to turn my car back on, I explained that I had made my payment the night before the due date and my car was still turned off. Again, U.S. Auto told me that there was nothing they could do.

8. It was frustrating and time consuming to have to keep calling U.S. Auto so many times to get them to turn my car back on even when I had made payments on time. It was disruptive to my family to have my car improperly disabled so many times. Eventually, because of the continuous disablements and the significant car repairs that this car needed, I voluntarily turned this car back in to U.S. Auto.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 11 01, 2023.


Jesse Winston